

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANTHONY J. PALOMBO, JR.
CATHY M. PALOMBO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-20828

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/03/2017 and confirmed on 5/12/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		86,552.25
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		86,552.25

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,779.00	
Trustee Fee	3,953.38	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,732.38

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE Acct: 1588	0.00	49,214.32	0.00	49,214.32
	US BANK NA - TRUSTEE Acct: 1588	9,121.88	9,121.88	0.00	9,121.88
	ALLY FINANCIAL(*) Acct: 2335	11,650.00	11,650.00	2,220.51	13,870.51
					72,206.71

Priority					
	RUSSELL A BURDELSKI ESQ* Acct:	0.00	0.00	0.00	0.00
	ANTHONY J. PALOMBO, JR. Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF RUSSELL A BURDELSKI Acct:	0.00	0.00	0.00	0.00
	RUSSELL A BURDELSKI ESQ* Acct:	3,000.00	3,000.00	0.00	0.00
	RUSSELL A BURDELSKI ESQ* Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-17	1,554.50	1,554.50	0.00	0.00
	LAW OFFICES OF RUSSELL A BURDELSKI Acct: XXXXXXXXXXXXXXXXXXXXXXX5/19	1,224.50	1,224.50	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct: 0804	0.00	4,551.92	0.00	4,551.92
					4,551.92

Unsecured					
	ECMC(*) Acct: 8431	0.00	0.00	0.00	0.00
	DUQUESNE LIGHT COMPANY* Acct: 8224	320.59	1.81	0.00	1.81
	IC SYSTEM INC++ Acct:	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP AGENT FOR Acct: 6641	1,339.76	7.55	0.00	7.55
	TRANSWORLD SYSTEMS++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5276				
	UNIVERSITY OF PITTSBURGH PHYSICIAN	1,027.65	5.79	0.00	5.79
	Acct: 8431				
	UPMC COMMUNITY MEDICINE	271.20	1.53	0.00	1.53
	Acct: 8224				
	VERIZON BY AMERICAN INFOSOURCE LP	528.20	2.97	0.00	2.97
	Acct: 0001				
	PEOPLES NATURAL GAS CO LLC*	1,820.93	10.25	0.00	10.25
	Acct: 1789				
	UPMC COMMUNITY MEDICINE	107.45	0.61	0.00	0.61
	Acct: 8431				
	UPMC ST MARGARET	395.72	2.23	0.00	2.23
	Acct: 8431				
	UPMC PRESBYTERIAN SHADYSIDE HOSF	3,836.00	21.60	0.00	21.60
	Acct: 8431				
	UPCI CANCER SERVICES	131.41	0.74	0.00	0.74
	Acct: 8431				
	ALLY FINANCIAL(*)	1,093.67	6.16	0.00	6.16
	Acct: 2335				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					61.24

TOTAL PAID TO CREDITORS

76,819.87

TOTAL CLAIMED

PRIORITY 0.00

SECURED 20,771.88

UNSECURED 10,872.58

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ANTHONY J. PALOMBO, JR.
CATHY M. PALOMBO
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-20828

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Anthony J. Palombo, Jr.
Cathy M. Palombo
Debtors

Case No. 17-20828-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 28, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony J. Palombo, Jr., Cathy M. Palombo, 515 Crestview Drive, Pittsburgh, PA 15239-1705
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14387329	+ AES/PHEAA, PO BOX 61047, Harrisburg, PA 17106-1047
14416827	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14387332	+ SELECT PORTFOLIO SERVICING, PO BOX 65450, Salt Lake City, UT 84165-0450
14375264	+ SELECT PORTFOLIO SVCING, PO BOX 65250, Salt Lake City, UT 84165-0250
14672076	U.S. Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14661396	UPCI Cancer Services, PO Box 1123, Minneapolis, MN 55440-1123
14640928	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14387336	+ UPMC HEALTH SERVICES, PO BOX 371472, Pittsburgh, PA 15250-7472
14661397	UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
14661398	UPMC St Margaret, PO Box 1123, Minneapolis, MN 55440-1123
14661395	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2022 23:41:27	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14387330	+ Email/Text: ally@ebn.phinsolutions.com	Mar 28 2022 23:38:00	ALLY, PO BOX 9001951, Louisville, KY 40290-1951
14385040	Email/Text: ally@ebn.phinsolutions.com	Mar 28 2022 23:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14382629	Email/PDF: ebn_ais@aisinfo.com	Mar 28 2022 23:41:29	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
14672097	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 28 2022 23:39:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
15083944	Email/Text: ECMCBKNotices@ecmc.org	Mar 28 2022 23:39:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14387331	+ Email/Text: Bankruptcy@ICSystem.com	Mar 28 2022 23:39:00	IC SYSTEMS, PO BOX 64378, Saint Paul, MN 55164-0378
14423255	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2022 23:39:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14387334	+ Email/Text: bsimmons@amsher.com	Mar 28 2022 23:39:00	TMOBILE, c/o AMSHER COLLECTION, 4524 SOUTH LAKE PARKWAY, SUITE 15, Birmingham, AL 35244-3271
14387335	+ Email/Text: bankruptcydepartment@tsico.com	Mar 28 2022 23:39:00	TRANSWORLD SYSTEMS INC., PO BOX

District/off: 0315-2

User: auto

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14387338	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	15520, Wilmington, DE 19850-5520
	Mar 28 2022 23:38:00	VERIZON, C/O BANKRUPTCY DEPARTMENT, 500 TECHNOLOGY DRIVE, SUITE 550, Saint Charles, MO 63304-2225
14638495	+ Email/PDF: ebn_ais@aisinfo.com	
	Mar 28 2022 23:41:29	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank, National Association, as Trustee for th
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14387333	*+	SELECT PORTFOLIO SVCING, PO BOX 65250, Salt Lake City, UT 84165-0250
14387337	*	UPMC HEALTH SERVICES, PO BOX 371472, Pittsburgh, PA 15250-7472

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Defendant Ally Financial serviced by Ally Servicing LLC brett.solomon@solomon-legal.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association, as Trustee for the EMC Mortgage Loan Trust 2002-B, Mortgage Pass-through Certificates Series 2002-B bnicholas@kmlawgroup.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association, as Trustee for the EMC Mortgage Loan Trust 2002-B, Mortgage Pass-through Certificates Series 2002-B mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	

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User: auto

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cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor Anthony J. Palombo Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Joint Debtor Cathy M. Palombo Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff Cathy M. Palombo Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff Anthony J. Palombo Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 12